

**FILED**

DEC 23 2008

IN THE UNITED STATES BANKRUPTCY COURT FOR THE  
WESTERN DISTRICT OF OKLAHOMAG. BRAVID BRYANT, CH. 7. TRUSTEE,  
PLAINTIFF

vs.

VIRGIE SMITH,

DEBTOR(s),

and

TINKER FEDERAL CREDIT UNION,  
GARNISHEE.

)

GRANT PRICE  
CLERK, U.S. BANKRUPTCY COURT  
WESTERN DISTRICT OF OKLAHOMA  
BY: \_\_\_\_\_ DEPUTY

Case No. 07-11280

Chapter 7

**GARNISHEE'S ANSWER**STATE OF OKLAHOMA )  
COUNTY OF OKLAHOMA ) ss.

Linda K. Ellis, of lawful age, being duly sworn, deposes and says:

1. That she is General Counsel for Tinker Federal Credit Union ("TFCU"), a corporation organized under the laws of the United States of America.

2. On the 15th day of December, 2008, Tinker Federal Credit Union was served with a Garnishment Summons.

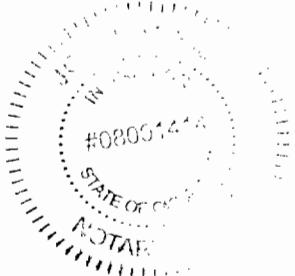
3. The Garnishment Summons was processed in an expeditious manner and it was determined that, at the time of processing of the Garnishment Summons:

TFCU was indebted to the judgment debtor or had possession or control of property, money, goods, chattels, credits, negotiable instruments or effects belonging to the judgment debtor as follows:

Funds in the amount of \$1154.87 less \$10 to which TFCU is entitled as a fee.

A safe deposit box, which TFCU has sealed. If no court order directing entry into the box is served upon TFCU within thirty (30) days of receipt of the garnishment summons, the box will be unsealed and access no longer denied.

4. On the 15th day of December 2008, a copy of the Notice of Garnishment and Exemptions and an Application for Hearing was mailed by first-class mail to the judgment debtor at the following address:  
1517 NE 47<sup>th</sup>, Oklahoma City, OK 73111



TINKER FEDERAL CREDIT UNION

By:

Linda K. Ellis  
Linda K. Ellis, OBA #318  
General Counsel  
P.O. Box 45750  
Tinker AFB, OK 73145  
(405) 732-0324, Ext. 2360

Subscribed and sworn to before me this 15<sup>th</sup> day of December, 2008.

David Hains  
Notary Public

**CERTIFICATE OF SERVICE**

This is to certify that a true and correct copy of the above and foregoing Garnishee's Answer was mailed on December 22nd, 2008, postage pre-paid, to the following:

Amy Cornforth  
Kline, Kline, Elliott & Bryant, P.C.  
720 NE 63<sup>rd</sup> Street  
Oklahoma City, OK 73105-6405  
ATTORNEYS FOR PLAINTIFF

Virgie E. Smith  
1517 NE 47<sup>th</sup>  
Oklahoma City, OK 73111  
DEFENDANT

Joni Harris